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Message from Dean Schamore, State Executive Director for FSA in Kentucky



Thank you to our Kentucky farmers for reaching out to FSA over the past year! I hope you'll continue working closely with us in 2024, letting us know if your business changes or you experience a disaster or hardship. We're eager to talk with you about the various types of loans, conservation programs, and insurance programs we can help you with that support the hard work you put into farming. We can discuss with you how to meet conservation compliance provisions, verify eligibility for USDA programs, review your business and conservation goals, create a conservation plan, and help with filling out and filing loan and program applications.

Whether you are [new to farming](#), or just new to working with us, your local FSA office will help you establish your farm by registering for a farm number, which is required for USDA programs and assistance. And if you're a farmer and are minority, woman, veteran, beginning, or limited resource producer, you can use the [Get Started Guide](#) to learn about assistance

and targeted opportunities available to you.

A quick and easy way to be reminded of program deadlines, updates and announcements, is to sign up for email and text alerts by visiting farmers.gov/subscribe. You'll receive no more than one or two emails and text messages per month. This is a free service offered through GovDelivery, a communication technology service for government agencies USDA's Farm Service Agency (FSA), Natural Resources Conservation Service (NRCS), and Risk Management Agency.

I also congratulate and thank all the newly elected COC members throughout Kentucky. Farmers who serve on these committees help decide the kind of programs their counties will offer. They help to make FSA agricultural programs serve the needs of local producers. Newly elected county committee members took office Jan. 1, 2024.

FSA is committed to delivering USDA programs and services to Kentucky farmers and we encourage you make an appointment with your [local USDA Service Center](#) to discuss your business needs. We look forward to hearing from you.

Have a safe and Happy New Year!

Dean Schamore
State Executive Director for FSA
Kentucky State Office

USDA Helps Producers Prepare for and Recover from Severe Winter Weather



Winter storms create significant challenges and often result in catastrophic loss for agricultural producers, especially for those raising livestock, row crops and vulnerable crops like citrus. Despite every attempt to mitigate risk, your operation may suffer losses. As you prepare for the potential impacts of upcoming winter weather, know that USDA offers several programs to help with recovery.

Risk Management

For producers who have risk protection through [Federal Crop Insurance](#) or the [Noninsured Crop Disaster Assistance Program](#) (NAP), we want to remind you to report crop damage to your crop insurance agent or the local [Farm Service Agency](#) (FSA) office.

If you have crop insurance, contact your agency within 72 hours of discovering damage and be sure to follow up in writing within 15 days. If you have NAP coverage, file a Notice of Loss (also called Form CCC-576) within 15 days of loss becoming apparent, except for hand-harvested crops, which should be reported within 72 hours.

Disaster Assistance

USDA also offers disaster assistance programs, which are especially important to livestock, fruit and vegetable, specialty and perennial crop producers.

First, the [Livestock Indemnity Program](#) (LIP) and [Emergency Assistance for Livestock, Honeybee and Farm-raised Fish Program](#) (ELAP) reimburses producers for a portion of the value of livestock, poultry and other animals that died as a result of a qualifying natural disaster event— like these winter storms – or for loss of grazing acres, feed and forage. To participate in LIP and ELAP, you will need to file a Notice of Loss by the annual program payment application date. The LIP payment application and notice of loss deadline is Feb. 29, 2024, for the 2023 program year and March 3, 2025, for 2024 program year losses. For ELAP, producers are required to complete and a notice of loss to their local FSA office no later than the annual program application deadline of January 30 following the program year in which the loss occurred.

Next, the [Tree Assistance Program](#) (TAP) provides cost share assistance to rehabilitate and replant tree, vines or shrubs loss experienced by orchards and nurseries. This complements NAP or crop insurance coverage, which covers the crop but not the plants or trees in all cases.

For TAP, you will need to file a program application within 90 days of the disaster event or the date when the loss of the trees, bushes, or vines is apparent.

Documentation

It's critical to keep accurate records to document all losses following this devastating cold weather event. Livestock producers are advised to document beginning livestock numbers by taking time and date-stamped video or pictures prior to and after the loss.

Other common documentation options include:

- Purchase records
- Production records
- Vaccination records
- Bank or other loan documents
- Third-party certification

Other Programs

The [Emergency Conservation Program](#) and [Emergency Forest Restoration Program](#) can assist landowners and forest stewards with financial and technical assistance to restore fencing, damaged farmland or forests, and remove snow from feed stocks, water supplies, and feeding areas.

Additionally, FSA offers a variety of loans available including emergency loans that are triggered by disaster declarations and operating loans that can assist producers with credit needs. You can use these loans to replace essential property, purchase inputs like livestock, equipment, feed and seed, or refinance farm-related debts, and other needs. Additionally, FSA offers several loan servicing options available for borrowers who are unable to make scheduled payments on their farm loan programs debt to the agency because of reasons beyond their control.

Meanwhile, USDA's Natural Resources Conservation Service (NRCS) provides financial resources through its [Environmental Quality Incentives Program](#) to help with immediate needs and long-term support to help recover from natural disasters and conserve water resources. Assistance may also be available for emergency animal mortality disposal from natural disasters and other causes.

Additional Resources

Additional details – including payment calculations – can be found on our [NAP](#), [ELAP](#), [LIP](#), and [TAP](#) fact sheets. On farmers.gov, the [Disaster Assistance Discovery Tool](#), [Disaster-at-a-Glance fact sheet](#), and [Farm Loan Assistance Tool](#) can help you determine program or loan options.

While we never want to have to implement disaster programs, we are here to help. To inquire about available programs, contact your local [USDA Service Center](#).

Farmers Can Now Enroll for the Agriculture Risk Coverage and Price Loss Coverage Programs the 2024 Crop Year



The U.S. Department of Agriculture (USDA) today announced that agricultural producers can now enroll in the Farm Service Agency's (FSA) [Agriculture Risk Coverage \(ARC\) and Price Loss Coverage \(PLC\)](#) programs for the 2024 crop year. Producers can enroll and make

election changes for the 2024 crop year starting Dec. 18, 2023. The deadline to complete enrollment and any election change is March 15, 2024.

On Nov. 16, 2023, President Biden signed into law H.R. 6363, the *Further Continuing Appropriations and Other Extensions Act, 2024* (Pub. L. 118-22), which extended the *Agriculture Improvement Act of 2018* (Pub. L. 115-334), more commonly known as the 2018 Farm Bill, through September 30, 2024. This extension allows authorized programs, including ARC and PLC, to continue operating.

2024 Elections and Enrollment

Producers can elect coverage and enroll in ARC-County (ARC-CO) or PLC, which provide crop-by-crop protection, or ARC-Individual (ARC-IC), which protects the entire farm. Although election changes for 2024 are optional, producers must enroll through a signed contract each year. Also, if a producer has a multi-year contract on the farm it will continue for 2024 unless an election change is made.

If producers do not submit their election revision by the March 15, 2024, deadline, their election remains the same as their 2023 election for commodities on the farm. Farm owners cannot enroll in either program unless they have a share interest in the cropland.

Covered commodities include barley, canola, large and small chickpeas, corn, crambe, flaxseed, grain sorghum, lentils, mustard seed, oats, peanuts, dry peas, rapeseed, long grain rice, medium grain rice, safflower seed, seed cotton, sesame, soybeans, sunflower seed and wheat.

2022 Crop Year Payments

This fall, FSA issued payments totaling more than \$267 million to agricultural producers who enrolled in the 2022 ARC-CO option and the ARC ARC-IC option for covered commodities that triggered a payment. Payments through the PLC option did not trigger for the 2022 crop year.

ARC and PLC payments for a given crop year are paid out the following fall to allow actual county yields and the Market Year Average prices to be finalized. These payments help mitigate fluctuations in either revenue or prices for certain crops. Payments for crops that may trigger for the 2023 crop year will be issued in the fall of 2024.

Crop Insurance Considerations

ARC and PLC are part of a broader USDA safety net that also includes crop insurance and marketing assistance loans.

Producers are reminded that ARC and PLC elections and enrollments can impact eligibility for some crop insurance products.

Producers on farms with a PLC election can purchase Supplemental Coverage Option (SCO) through their Approved Insurance Provider; however, producers on farms where ARC is the election are ineligible for SCO on their planted acres for that crop on that farm.

Unlike SCO, the Enhanced Coverage Option (ECO) is unaffected by an ARC election. Producers may add ECO regardless of the farm program election.

Upland cotton farmers who choose to enroll seed cotton base acres in ARC or PLC are ineligible for the stacked income protection plan (STAX) on their planted cotton acres for that farm.

Web-Based Decision Tools

Many universities offer web-based decision tools to help producers make informed, educated decisions using crop data specific to their respective farming operations. Producers are encouraged to use the tool of their choice to support their ARC and PLC elections.

More Information

For more information on ARC and PLC, producers can visit the [ARC and PLC webpage](#) or contact their local [USDA Service Center](#). Producers can also make elections and complete enrollment [online with level 2 eAuth](#).

USDA Reopens Signup for Continuous Conservation Reserve Program

The U.S. Department of Agriculture (USDA) is now accepting applications for the Continuous Conservation Reserve Program (Continuous CRP) signup. USDA's Farm Service Agency (FSA) encourages agricultural producers and landowners in Kentucky who are interested in conservation opportunities for their land in exchange for yearly rental payments to consider the enrollment options available through Continuous CRP, which also includes the Conservation Reserve Enhancement Program (CREP) offered by FSA partners. Additionally, producers participating in CRP can now apply to re-enroll, if their contracts will expire this year.

"We are pleased to announce we are now accepting Continuous CRP offers," said Farm Service Agency (FSA) State Executive Director Dean Schamore. "Continuous CRP is one of the best conservation tools we can provide producers and landowners. Whether a producer wants to focus on water quality benefits or work with one of our partners to address a natural resource concern in their area, the program offers many options to help you meet your resource conservation goals."

On Nov. 16, 2023, President Biden signed into law H.R. 6363, the *Further Continuing Appropriations and Other Extensions Act, 2024* (Pub. L. 118-22), which extended the *Agriculture Improvement Act of 2018* (Pub. L. 115-334), more commonly known as the 2018 Farm Bill, through Sept. 30, 2024. This extension allows authorized programs, including CRP, to continue operating.

To submit an offer, producers should contact the FSA at their local [USDA Service Center](#) by **July 31, 2024**, in order to have an offer effective by **Oct. 1, 2024**. To ensure enrollment acreages do not exceed the statutory cap, FSA will accept offers from producers on a first-come, first-served basis and will return offers for approval in batches throughout the year.

Additionally, producers with acres enrolled in Continuous CRP set to expire Sept. 30, 2024, can now offer acres for re-enrollment. A producer can both enroll new acres into Continuous CRP and re-enroll any acres expiring Sept. 30, 2024.

FSA water quality practices, such as riparian buffers, prairie strips, grassed waterways, and wetlands, will receive an additional 20% incentive. Buffer practices have a positive impact on water quality. Additionally, the Climate-Smart Practice Incentive launched in 2021 is also available in the Continuous signup.

There are several enrollment options within [Continuous CRP](#), including:

- [CREP](#): Working with conservation partners, CREP leverages federal and non-federal funds to target specific state, regional, tribal, or nationally significant conservation concerns.
- [State Acres For Wildlife Enhancement \(SAFE\)](#): The initiative restores vital habitat in order to meet high-priority state wildlife conservation goals.
- [Highly Erodible Lands Initiative \(HELI\)](#): Producers and landowners can enroll in CRP to establish long-term cover on highly erodible cropland that has a weighted erodibility index (EI) greater than or equal to 20.
- [Farmable Wetlands Program](#): Producers and landowners can enroll land in CRP to restore previously farmed wetlands and wetland buffers, improving both vegetation and water flow.
- [Clean Lake Estuaries and Rivers \(CLEAR\) Initiative and CLEAR30](#): This initiative prioritizes and offers additional incentives for water quality practices on the land that, if enrolled, will help reduce sediment loadings, nutrient loadings and harmful algal blooms. Through CLEAR30, a component of this initiative, these additional incentives for adoption of water quality practices can be accessed in 30-year contracts.

More Information

The water quality practice incentive builds on other improvements to Continuous CRP that were made in 2021, including expanding CLEAR30 from two pilot areas to nationwide availability and repositioning SAFE within Continuous CRP to give producers and landowners more opportunities to participate. Additionally, FSA has improved CREP by creating flexibilities within CREP for partners to provide matching funds in the form of cash, in-kind contributions, or technical assistance, adding staff to work directly with partners, and expanding opportunities for Tribal Nations to participate, beginning with three Tribal Nations in the Great Plains, the Cheyenne River, Oglala, and Rosebud Sioux Tribes, for the first time ever, to help conserve, maintain, and improve grassland productivity while reducing soil erosion and enhancing wildlife habitat.

Signed into law in 1985, CRP is one of the largest voluntary private-lands conservation programs in the United States. It was originally intended to primarily control soil erosion and potentially stabilize commodity prices by taking marginal lands out of production. The program has evolved over the years, providing many conservation and economic benefits.

USDA Reminds Specialty Crop Growers of Deadline to Apply for Assistance for 2023 On-Farm Food Safety Expenses

The U.S. Department of Agriculture (USDA) reminds specialty crop growers that assistance is available for producers who incur eligible on-farm food safety program expenses to obtain or renew a food safety certification through the Food Safety Certification for Specialty Crops (FSCSC) program. Producers can apply for assistance on their calendar year 2023 expenses through Jan. 31, 2024.

Program Details

FSCSC assists specialty crop operations that incurred eligible on-farm food safety certification and related expenses pertaining to obtaining or renewing a food safety certification in calendar year 2023. FSCSC covers a percentage of the specialty crop operation's cost of obtaining or renewing its certification, as well as a portion of related expenses.

To be eligible for FSCSC, the applicant must be a specialty crop operation; meet the definition of a small business or very small business; and have paid eligible expenses related to the 2023 certification.

Specialty crop operations may receive assistance for the following costs:

- Developing a food safety plan for first-time food safety certification.
- Maintaining or updating an existing food safety plan.
- Food safety certification.
- Certification upload fees.
- Microbiological testing for products, soil amendments and water.
- Training

FSCSC payments are calculated separately for each category of eligible costs. A higher payment rate has been set for socially disadvantaged, limited resource, beginning and veteran farmers and ranchers. Details about the payment rates and limitations can be found at farmers.gov/food-safety.

Applying for Assistance

The FSCSC application period for 2023 closes Jan. 31, 2024. FSA will issue payments after the application period closes. If calculated payments exceed the amount of available funding, payments will be prorated.

Interested specialty crop producers can apply by completing the FSA-888, Food Safety Certification for Specialty Crops Program (FSCSC) application. The application, along with other required documents, can be submitted to the FSA office at any USDA Service Center nationwide by mail, fax, hand delivery or via electronic means.

Specialty crop producers can also call 877-508-8364 to speak directly with a USDA employee ready to assist. Visit farmers.gov/food-safety for additional program details, eligibility information and forms needed to apply.

USDA 1890 National Scholars Program Accepting Applications

Applications for the 2024 [USDA 1890 National Scholars Program](#) are accepted through March 1, 2024!

This Program provides educational and career opportunities for U.S. citizens seeking bachelor's degrees from an 1890 Land Grant University. The scholarship provides full tuition, fees, books, room and board to students with a GPA of 3.0 or higher pursuing degrees in agriculture, food, natural resource sciences, or related academic disciplines. Scholars are also eligible for summer internships that may convert to full-time employment with USDA after graduation.

Additional requirements for High School applicants

- Have applied for or have been accepted at an 1890 Land-Grant University
- Have a high school diploma with an unweighted GPA of at least 3.0 on a 4.0 scale or a General Educational Development (GED) certificate
- Minimum test scores: ACT 21 composite or SAT 1080 combined verbal/math
- Study food, agriculture, natural resource sciences, or other related disciplines
- Demonstrate leadership and community service

Additional requirements for college applicants

- Be a college freshman or sophomore
- Have a cumulative GPA of 3.0 or better on a 4.0 scale
- Attend an 1890 Land-Grant University
- Study food, agriculture, natural resource sciences, or other related discipline
- Demonstrate leadership and community service

Visit [USDA 1890 National Scholars Program](#) for more information or contact the USDA Office of Partnerships & Public Engagement at (202) 720-6350 or 1890init@usda.gov with questions.

Submit Loan Requests for Financing Early

The Farm Loan team in Kentucky is already working on operating loans for spring 2024 and asks potential borrowers to submit their requests early so they can be timely processed. The farm loan team can help determine which loan programs are best for applicants.

FSA offers a wide range of low-interest loans that can meet the financial needs of any farm operation for just about any purpose. The traditional **farm operating and farm ownership loans** can help large and small farm operations take advantage of early purchasing discounts for spring inputs as well expenses throughout the year.

Microloans are a simplified loan program that will provide up to \$50,000 for both Farm Ownership and Operating Microloans to eligible applicants. These loans, targeted for smaller and non-traditional operations, can be used for operating expenses, starting a new operation, purchasing equipment, and other needs associated with a farming operation. Loans to beginning farmers and members of underserved groups are a priority.

Other types of loans available include:

Marketing Assistance Loans allow producers to use eligible commodities as loan collateral and obtain a 9-month loan while the crop is in storage. These loans provide cash flow to the producer and allow them to market the crop when prices may be more advantageous.

Farm Storage Facility Loans can be used to build permanent structures used to store eligible commodities, for storage and handling trucks, or portable or permanent handling equipment. A variety of structures are eligible under this loan, including bunker silos, grain bins, hay storage structures, and refrigerated structures for vegetables and fruit. A producer may borrow up to \$500,000 per loan.

Report Banking Changes to FSA

Farm Service Agency (FSA) program payments are issued electronically into your bank account. In order to receive timely payments, you need to notify your FSA servicing office if you close your account or if your bank information is changed for any reason (such as your financial institution merging or being purchased). Payments can be delayed if FSA is not notified of changes to account and bank routing numbers.

For some programs, payments are not made until the following year. For example, payments for crop year 2019 through the Agriculture Risk Coverage and Price Loss Coverage program aren't paid until 2020. If the bank account was closed due to the death of an individual or dissolution of an entity or partnership before the payment was issued, please notify your local FSA office as soon as possible to claim your payment.

Beginning Farmer Loan Opportunity

Accessing capital to begin, extend or support an agriculture operation can be especially challenging to new producers. Farm Service Agency's "Beginning Farmer" direct and guaranteed loan programs provide an opportunity for qualified applicants to secure loans from funding set aside for producers who meet the following conditions:

- Has operated a farm for not more than 10 years
- Will materially and substantially participate in the operation of the farm

- Agrees to participate in a loan assessment, borrower training and financial management program sponsored by FSA
- Does not own a farm in excess of 30 percent of the county's average size farm.

For more information contact, contact your [local USDA Service Center](#) or visit fsa.usda.gov.

Federal Emergency Management Agency Designates 4 Kentucky Counties as Contiguous Natural Disaster Areas

This Presidential disaster declaration allows the United States Department of Agriculture (USDA) Farm Service Agency (FSA) to extend much-needed emergency credit to producers recovering from natural disasters through [emergency loans](#). Emergency loans can be used to meet various recovery needs including the replacement of essential items such as equipment or livestock, reorganization of a farming operation, or to refinance certain debts. FSA will review the loans based on the extent of losses, security available, and repayment ability.

Impacted Area: Tennessee

Triggering Disaster: severe storms and tornadoes.

Application Deadline: 8/13/2024

Primary Counties Eligible: Davidson, Dickson, Montgomery, Sumner.

Contiguous Counties Also Eligible:

Kentucky: Allen, Christian, Simpson, Todd.

Tennessee: Cheatham, Hickman, Houston, Humphreys, Macon, Robertson, Rutherford, Stewart, Trousdale, Williamson, Wilson.

More Resources

On farmers.gov, the [Disaster Assistance Discovery Tool](#), [Disaster Assistance-at-a-Glance fact sheet](#), and [Loan Assistance Tool](#) can help you determine program or loan options. To file a Notice of Loss or to ask questions about available programs, contact your local [USDA Service Center](#).

FEMA offers different assistance programs for individual citizens, public groups including government agencies and private nonprofit organizations. To find the FEMA help you need following a disaster event, visit fema.gov/assistance.

Farm Loans and Farm Programs Interest Rates

Selected Interest Rates for January 2024



Farm Loan Programs

| | |
|--|--------|
| 90-Day Treasury Bill | 5.500% |
| Farm Operating Loans - Direct | 5.625% |
| Farm Ownership Loans - Direct | 5.875% |
| Limited Resource Loans | 5.000% |
| Farm Ownership Loans - Direct FO Down Payment | 1.875% |
| Emergency Loans | 3.750% |



Farm Programs

| | | |
|-----------------------------|---------|--------|
| Farm Storage Facility Loans | 3 Year | 4.375% |
| | 5 Year | 4.125% |
| | 7 Year | 4.250% |
| | 10 Year | 4.125% |
| | 12 Year | 4.250% |
| Commodity Loans | | 6.125% |
| CCC Borrowing Rate | | 5.125% |

Farm Loans and Farm Programs Interest Rates

- See our [2024 Kentucky Guaranteed Lender Newsletter](#)
- See our [USDA Farm Service Agency Annual Program and Policy Reminders - March 2023](#).

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Contact [your local USDA Service Center](#).

USDA is an equal opportunity provider, employer and lender. To file a complaint of discrimination, write: USDA, Office of the Assistant Secretary for Civil Rights, Office of Adjudication, 1400 Independence Ave., SW, Washington, DC 20250-9410 or call (866) 632-9992 (Toll-free Customer Service), (800) 877-8339 (Local or Federal relay), (866) 377-8642 (Relay voice users).